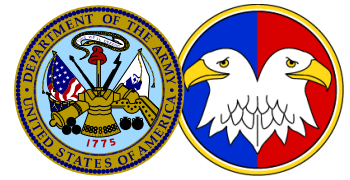




# Legal Issues

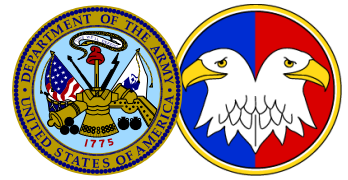


## Objectives

- **Powers of Attorney**
- **Wills**
- **Servicemembers Civil Relief Act (SCRA)**



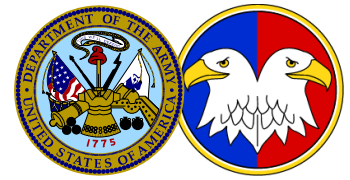
# Powers of Attorney



- **General POAs**- grants broad powers and authority to the attorney-in-fact
- **Special POAs**- power or authority given is limited and specifically described in the instrument



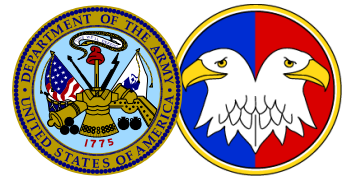
# Using a POA



- **License/register vehicle**
- **Handle some legal proceedings**
- **Financial transactions/pay inquiries**
- **Possess or move household goods**
- **Sign for military ID Cards**
- **Legal and Medical Care for children/guardianship/parents/spouses**



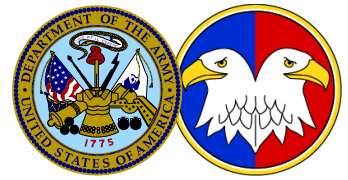
# Considerations of a POA



- **General POAs are not always needed**
- **Ask businesses if they will accept a POA**
  - \* **There is no requirement for an organization or individual to accept a POA.**
- **Revoke a POA by giving notice and destroying the original document**



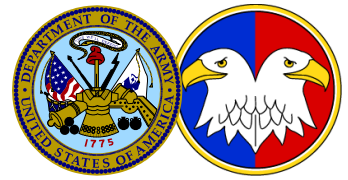
# Wills



- **What is a last will and testament?**
- **Who needs a will?**
- **How to get a will?**



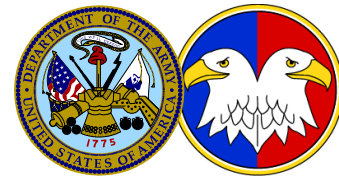
# Wills (continued)



- **When should you execute a will?**
- **What property is exempt from a will?**
- **When should you review your will?**
- **Other types of wills**



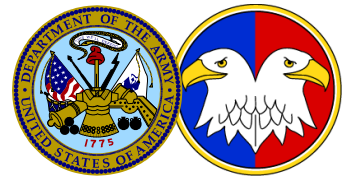
# **Servicemembers Civil Relief Act (SCRA)**



- **Civil Court Proceedings**
- **Credit Card Debt Reduced to 6% Interest**
- **Eviction From Housing Lease**
- **Taxes**
- **Termination of Residential Lease**
- **Termination of Auto Leases**



# Using the SCRA



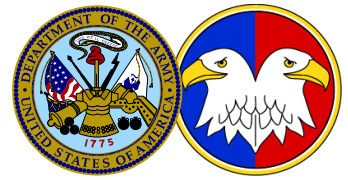
**Invoke the SCRA for commercial transactions by:**

- **sending written notice to lenders**
- **including the Soldier's orders**





# Summary



- **Powers of Attorney**
- **Wills**
- **SCRA**